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EIGHTH  
ANNUAL REPORT  
OF THE  
College Settlements Association,

From October 1, 1896, to October 1, 1897.



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ANNUAL REPORT

OF THE

College Settlements Association,

From October 1, 1896 to October 1, 1897.



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# ANNUAL REPORT

OF THE

College Settlements Association,

From October 1, 1896 to October 1, 1897.



CAMBRIDGE:  
CO-OPERATIVE PRESS.  
1897.

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## COLLEGE SETTLEMENTS ASSOCIATION.

### ELECTORAL BOARD, 1897-1898.

<i>President,</i>	MRS. CAROLINE WILLIAMSON MONTGOMERY, 5548 Woodlawn Avenue, Chicago, Ill.
<i>Vice-President,</i>	MISS VIDA D. SCUDDER, 250 Newbury Street, Boston, Mass.
<i>Secretary,</i>	MISS SUSAN G. WALKER, 1202 Eighteenth Street, Washington, D. C.
<i>Treasurer,</i>	MISS CORNELIA WARREN, 67 Mount Vernon Street, Boston, Mass.

COLLEGE.	NAME AND ADDRESS.	TERM OF OFFICE EXPIRES.
<i>Wellesley,</i>	Mrs. Caroline Williamson Montgomery, W. '89, 5548 Woodlawn Ave., Chicago, Ill.	'98.
	Miss Jeanette Marks, W. '99, Wellesley College, Wellesley, Mass.	'99.
<i>Smith,</i>	Miss Charlotte S. Stone, S. '93, 815 James Street, Syracuse, N. Y.	'98.
	Miss Ruth S. Phelps, S. '99, Smith College, Northampton, Mass.	'99.
<i>Vassar,</i>	Miss Mabel L. Hastings, V. '94, 276 Ryerson Street, Brooklyn, N. Y.	'98.
	Miss Elsie Nicols, V. '99, Vassar College, Poughkeepsie, N. Y.	'99.
<i>Bryn Mawr,</i>	Miss Abby Kirk, B. M. '92, Bryn Mawr College, Bryn Mawr, Pa.	'99.
	Miss Edna Fischel, B. M. 1900, Bryn Mawr College, Bryn Mawr, Pa.	'99.
<i>Radcliffe,</i>	Miss Mary I. Breed, R. '92, 9 Portland Street, Lynn, Mass.	'98.
	Miss Helen A. Ward, R. 1900, 62 Kirkland Street, Cambridge, Mass.	'98.
<i>Wells,</i>	Mrs. Amelia Kinne Graham, Wells '94, 165 So. 9th St., Brooklyn, E. D., N. Y.	'98.
	Mrs. Anna A. Piutti, Wells '77, Wells College, Aurora, N. Y.	'98.
<i>Packer Institute,</i>	Mrs. G. B. Bretz, P. '84, 276 Garfield Place, Brooklyn, N. Y.	'99.
	Miss Anna B. Allen, P. '99, 353 Ninth St., Brooklyn, N. Y.	'99.

COLLEGE.	NAME AND ADDRESS.	TERM OF OFFICE EXPIRES.
<i>Cornell University,</i>	Miss Amelia Shapleigh, C. '92, 168 Brattle St., Cambridge, Mass.	'98.
	Miss Agnes Brown Binkerd, C. '99, Sage College, Ithaca, N. Y.	'98.
<i>Swarthmore,</i>	Miss Abby M. Hall, S'more '91, Swarthmore, Pa.	'98.
	Miss Mary E. Seaman, S'more '99, Swarthmore College, Swarthmore, Pa.	'99.
<i>Elmira,</i>	Mrs. J. R. Joslyn, E. '71, 758 E. Church St., Elmira, N. Y.	'99.
	Miss Gertrude S. Buck, E. '99, Elmira College, Elmira, N. Y.	'99.
<i>Woman's College, Baltimore,</i>	Miss Emilie A. Wagner, W. C. B. '94, 95 Rivington St., New York City.	'99.
	Miss Elizabeth F. Barrows, W. C. B. '99, 118 E. 24th St., Baltimore, Md.	'98.
<i>Barnard,</i>	Miss Elsie Clews, B. '96, 9 W. 34th St., New York City.	'99.
	Miss Clara de Lissa Berg, B. '98, 52 W. 53d St., New York City.	'98.
<i>Non-Collegiate,</i>	Miss Hannah Fox, 339 S. Broad St., Philadelphia, Pa.	'99.
	Miss Julia B. De Forest, 15 W. 30th St., New York City.	'98.
<i>Associate Members,</i>	Miss Cornelia Warren, 67 Mount Vernon St., Boston, Mass.	'98.
	Miss Vida D. Scudder, S. '84, 250 Newbury St., Boston, Mass.	'98.
	Mrs. Jean Fine Spahr, S. '83, Upper Montclair, N. J.	'98.
	Miss Susan G. Walker, B. M. '93, 1202 Eighteenth St., Washington, D. C.	'98.
	Mrs. Helen Rand Thayer, S. '84, 122 State St., Portsmouth, N. H.	'99.
	Miss Laura J. Wylie, V. '77, Vassar College, Poughkeepsie, N. Y.	'99.
	Mrs. Adaline Emerson Thompson, W. '80, 41 Chestnut St., E. Orange, N. J.	1900
	Mrs. Florence Yost Humphries, C. '88, 5722 Market St., W. Philadelphia, Pa.	1900

Head-workers ex-officio are members of the Board.

#### STANDING COMMITTEE.

MRS. CAROLINE W. MONTGOMERY, *Chairman.*  
MISS VIDA D. SCUDDER.  
MISS SUSAN G. WALKER, *Secretary.*  
MISS CORNELIA WARREN, *Treasurer.*  
MRS. JEAN FINE SPAHR.



## COMMITTEE ON SPEAKERS.

*MISS CHARLOTTE S. STONE, <i>Chairman</i> ,.....	815 James St., Syracuse, N. Y.
MRS. THOMAS P. KINNE.....	165 South 9th St., Brooklyn, E. D., New York.
MISS AGNES BROWN BINKERD.....	Sage College, Ithaca, N. Y.
MISS ELIZABETH F. BARROWS.....	118 East 24th St., Baltimore, Md.

\*Miss CAROLINE TILDEN MITCHELL, Acting Chairman till January, 508 First Ave. South, St. Cloud, Minn.

## LOCAL EXECUTIVE COMMITTEES, 1897-98.

## NEW YORK SETTLEMENT.

95 Rivington Street.

MRS. JEAN FINE SPAHR, <i>Chairman and Secretary on Residents</i> , Upper Montclair, N. J.	
MISS GRACE UNDERWOOD, <i>Secretary</i> , 145 W. Fifty-eighth Street, New York City.	
MISS ELSIE CLEWS, <i>Treasurer</i> , 9 West Thirty-Fourth St., New York City	
DR. JANE E. ROBBINS, <i>Head-Worker till January 1st</i> , 95 Rivington Street, New York City.	
MISS MARY M. KINGSBURY, <i>Head Worker after January 1st</i> , 95 Rivington Street, New York City.	
MISS LAURA WHEELER.....	17 W. Forty-fourth Street, New York City.
MISS CANDACE STIMSON.....	34 E. Thirty-third Street, New York City.
MISS BERTHA H. PUTNAM.....	245 W. Seventy-fifth Street, New York City.
MRS. MABEL WOOD HILL.....	29 Washington Sq., W., New York City.

## PHILADELPHIA SETTLEMENT.

617 Carver Street (Formerly St. Mary Street).

MR. J. RODMAN PAUL, <i>Chairman</i> ,.....	505 Chestnut Street, Philadelphia, Pa.
MISS MARY T. MASON, <i>Secretary</i> ,.....	School Lane, Germantown, Pa.
MISS EMILY S. RICHARDS, <i>Secretary on Residents</i> , 5343 Ross St., Germantown, Pa.	
MISS KATHARINE B. DAVIS, <i>Head-Worker to July 30th, 1897</i> .	
MISS MYRTA L. JONES, <i>Head-Worker (pro tem)</i> , 617 Carver St., Philadelphia, Pa.	
MISS ANNA F. DAVIES, <i>Head-Worker after January 1st</i> , 617 Carver St., Philadelphia, Pa.	
MR. JONES WISTER.....	Bullitt Building, Philadelphia, Pa.
MISS LOUISA G. DAVIS.....	Wyncote P. O., Pa.
DR. BERTHA A. LEWIS.....	3234 Powelton Ave., Philadelphia, Pa.
DR. FREDERICK W. SPEIRS.....	Drexel Institute, Philadelphia, Pa.
DR. SAMUEL McCUNE LINDSAY, University of Pennsylvania, Philadelphia, Pa.	
MISS HANNAH FOX, <i>Treasurer</i> ,.....	339 S. Broad St., Philadelphia, Pa.

## BOSTON SETTLEMENT.

Denison House, 93 Tyler Street.

MISS CORNELIA WARREN, <i>Chairman</i> , 67 Mt. Vernon Street, Boston, Mass	
MISS HELEN CHEEVER, <i>Secretary</i> ,.....	557 Boylston Street, Boston,
MISS SARAH YERXA, <i>Secretary on Residents</i> , 37 Lancaster Street, N. Cambridge	
MRS. W. B. KEHEW, <i>Treasurer till November</i> , 317 Beacon St., Boston	
MR. FRANK V. BALCH, <i>Treasurer</i> ,.....	23 Court St., Boston



MISS HELENA S. DUDLEY, *Head Worker*,.....93 Tyler Street, Boston, Mass.  
 MISS VIDA D. SCUDDER.....250 Newbury Street, Boston, Mass.  
 MISS BERTHA HAZARD.....18 Centre Street, Roxbury, Mass.  
 MISS KATHARINE COMAN.....Wellesley College, Wellesley, Mass.

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Applications for residence in the New York Settlement should be made to Mrs. Chas. B. Spahr, Upper Montclair, N. J. Board will not exceed \$6.00.

Applications for residence in the Philadelphia Settlement should be made to Miss Emily S. Richards, 5343 Ross Street, Germantown, Pa. Board will not exceed \$5.00.

Applications for residence in the Boston Settlement should be made to Miss Sarah Yerxa, 37 Lancaster Street, North Cambridge, Mass. Board will not exceed \$6.50.

## REPORT OF THE ELECTORAL BOARD.

Nothing could prove more conclusively that settlement methods of work and study are thoroughly practicable and successful than does the immense spreading of the movement throughout the world. The new edition of the bibliography which is issued with this report shows that there are eighty settlements in this country as against forty-two included in the bibliography issued two years ago. We also find them spreading rapidly in other countries. Moreover, settlement methods have crept into all forms of philanthropic work and the idea of residence, once so strange, is now the corner stone of almost every such effort. In time we may hope that the heaven will have worked so well that no separate institution will be needed as its medium—and then, when it is the usual thing for earnest men working for reforms to live among the conditions they wish to change—the settlements will have reached their end and will die a natural death leaving the work of reform to advance unimpeded by ignorance of conditions and mutual prejudice.

In the last report it was stated that the fellowship for investigation of problems connected with the colored race under the auspices of the University of Pennsylvania had been awarded to Miss Eaton. Her work and that of the University fellow working on the same problem is now completed and the result will be published later. Miss Eaton confined her work chiefly to the subject of domestic service and the report promises to be a valuable one.

With the help of a very earnest committee the Board has during the past year formulated more carefully than heretofore the financial responsibility of the Association to the Settlements. The principle of the Board is to have the Association pay the salaries of the workers in charge and to have the settlements when once established and appreciated by the community win from it the support needed to pay rent and incidental expenses. The actual housekeeping expenses are met by the board of the residents. Any surplus in the hands of the Association will be used for furthering the educational work of the Association, for the training of workers, for the establishment of new Settlements or for cases of special emergency.

The Board has come to realize that it is impossible to depend so largely as had been hoped for residents on women who can give their whole time to settlement work and pay their board as well. Few women can give themselves to the work unless some means they can defray their expenses. It has, the

[illegible]

1. The first part of the text discusses the importance of the "whole" of the system, rather than just the individual components. It states that the "whole" is not simply the sum of its parts, but a complex, integrated system where the parts interact in a way that creates a new, emergent property. This is a key concept in systems thinking and is often referred to as "holism."

[illegible]

of the Settlement work even for a short time was found most effective in arousing a permanent interest on the part of the students. The chapter has increased the effectiveness of its organization by electing a secretary to assist the elector. The elector was also able to extend the interest in the subject by speaking of the Association and its work before the Woman's Club of Amherst.

The Vassar Alumnae Chapter arranged that at the annual meeting of the Alumnae in Boston a part of the time should be given over to a talk on Settlements by the elector. At the meetings of the New York and Western New York branches similar talks were given by those interested and it is hoped that the knowledge and interest in the work was materially increased thereby. The Undergraduate Chapter has adopted a new constitution which brings the faculty of the college into closer relations with the chapter. There has been a slight decrease in the subscription but this is looked upon as temporary and the prospect for the coming year is very promising. The chapter sent gifts to Rivington St. for Christmas, and flowers during the spring. It listened to addresses from Dr. Robbins, Miss Davis, and Miss McDowell of the Chicago University Settlement.

The Bryn Mawr Alumnae Chapter reports that during the past year thirteen new members have joined the chapter while one full and one partial member have withdrawn—\$27 of the subscriptions still remain unpaid but those paid amount to \$249.00, an increase of \$15 over last year's subscription. A memorial subscription of \$5.00 has been received from Mr. E. P. Wheeler, of New York, in memory of his daughter Winifred of the class of '97. This subscription will be continued annually. The sociological library has had added to it Grant's *Trades Unions*, Hobhouse's *Labour Movement*, Thorold Roger's *Work and Wages*, Barnett's *Practicable Socialism* and a number of papers from the publications of the Church Social Union. The Undergraduate Chapter comprises 116 out of the 244 students and thirty of this number are full members. The chapter heard addresses from Miss Eaton, fellow at the Philadelphia Settlement and Mr. Robert Woods of the South End House, Boston, on the relation of settlements to the social and industrial problems of the day. Two members of the chapter went in to help with the children's games on Saturday mornings and about twenty students gave an entertainment at the Settlement consisting of scenes from Alice in Wonderland, shadow pictures and banjo playing. The chapter also invited 50 children to Bryn Mawr and entertained them for the day, defraying the expenses by selling ice-cream on the basket-ball field and by the proceeds of an entertainment given in the Gymnasium.

The work done among the Radcliffe stud

and the

interest of settlements was done through the channel of the Emmanuel Society. Entertainment was furnished at Denison House once in six weeks for the social gatherings on Thursday evenings and two dozen napkins were bought and hemmed for the house. The students listened to addresses from Mr. Robert Woods, Dean Hodges and Mr. Brent of St. Stephen's Parish.

The Wells Undergraduate Chapter has grown through the earnest personal effort of its officers and the subscription for the past year is the largest ever raised while there is promise of even greater good fortune in the coming year. During the winter the chapter sent gifts to Rivington St., and Miss Shapleigh of Cornell, and Miss Williams of Wells talked on settlement work to the members of the chapter.

The Packer Alumnae subscription is raised by the Alumnae Association from the different classes, and the work is kept in hand by the Alumnae Philanthropic Committee whose chairman is Elector. The members of the Committee occasionally visit the New York Settlement and one of the Alumnae plans to work at the Settlement regularly during the coming winter. The Undergraduate Chapter held two meetings and was addressed by Mrs. Backus, Miss Hastings, the Vassar Alumnae Elector, Miss Evans of the New York Settlement, and others. In addition to its regular subscription the chapter raised over twenty dollars toward the expenses of the summer home.

The Cornell Alumnae Chapter reports slight growth though there is a real interest in Settlement work. The Undergraduate Chapter has grown somewhat since the elector made a personal canvass of the students. The increased interest thus awakened has been seen in a larger subscription. The chapter was addressed by Miss Davis of the Philadelphia Settlement, and by Miss Shapleigh the Alumnae Elector.

The Undergraduate Chapter of Swarthmore, has maintained some personal connection with the Philadelphia Settlement work by sending students in from time to time to help with the Saturday morning games. At Christmas time gifts were made and sent in for the children, and during the spring flowers were sent regularly. In May Miss Davis and Miss Farrington brought twenty children to Swarthmore for the day and they had a delightful time on the campus and in the gymnasium.

The Elmira Alumnae Chapter has diminished somewhat as the College Endowment Fund is taxing the resources of the Alumnae very heavily at present; this somewhat lessens the subscription to the Settlements Association, but it is not considered a permanent lessening. The Undergraduate Chapter was more prosperous in the past year than ever before and raised besides its subscription of \$50 for the Association, \$25 for the R. St. Settle-



ment. The chapter was addressed by its elector who reported the Fall Meeting in Philadelphia, by Miss Davis of the Philadelphia Settlement, and by Mrs. Joslyn the Alumnae Elector who reported on the Spring Meeting held in New York.

The Woman's College Alumnae Chapter has secured as elector one of its members who is a permanent resident of the New York Settlement. She has made an appeal to every member of the Alumnae Association and it is hoped that the result will be a large increase in the membership. The interest in the Association felt by the Undergraduate Chapter has been steadily increasing. In number of members and amount of subscription the past year shows a gain over the previous ones. The members have taken a very active interest in the Lawrence House work, but this practical work does not interfere with the sympathy felt for the general settlement movement and for the Association. The chapter was addressed during the winter by Miss Walker.

The Barnard Alumnae Chapter has increased its subscription from \$22 to \$41.25, and is working vigorously to bring about an intimate connection between the College and the New York Settlement. Three graduate students are conducting classes at the Settlement, the assistant head worker is a Barnard student, and many of the Executive Committee are, or have been students at Barnard. This cannot fail to make the interest in the work far more general and more vivid than heretofore. The Undergraduate Chapter took a party of children to the Metropolitan Museum. The children were much impressed by the size and cleanliness of the halls but the beauty of the pictures and statues seemed unappreciated. Michael Angelo's *Moses* was "big" and the *Boy with the Thorns* "cute." The Chapter also gave a musical entertainment at the Settlement and a picnic to Central Park in the spring. Both these efforts were keenly appreciated. The interest among the college girls seems to be really increasing and to lead them to give practical aid. Both chapters join in the work of establishing *sub-chapters*. Last winter sub-chapters were formed in the Peeble and Thompson School and in Mrs. Leslie Morgan's School, and there is good prospect of more sub-chapters.

No one can fail to be impressed with the energy and ingenuity that is being used by the electors in extending a knowledge of Settlement ideas and work, and keeping the interest warm. Unremitting personal labor alone will accomplish this, and so long as that is found the enthusiasm will not flag.

SUSAN G. WALKER,  
*Secretary C. S. A.*



# REPORT OF THE GENERAL TREASURER.

RECEIPTS AND EXPENDITURES, OCTOBER 1, 1896 TO OCTOBER 1, 1897.

## RECEIPTS.

On hand October 1, 1896.....	\$1,427.19
Membership fees received during year.	
Life Membership, Mrs. Joshua Crane, Jr.	\$100.00
For past year, '95-'96.....	86.00
For current year, '96-'97.....	5350.42
For coming year, '97-'98.....	88.50
	<hr/>
Donations received during year.	5,624.92
To the Association.....	36.00
To the Boston Settlement.....	50.00
	<hr/>
Donations towards new bibliography.....	84.00
Sale of old bibliographies, 36 copies at 10c.	3.60
	<hr/>
Interest on bank balance at 2 per ct. per ann.	87.60
	<hr/>
	34.06
	<hr/>
	\$7,259.77

Carried forward.....\$7,259.77

## EXPENDITURES.

Appropriations:	
New York Settlement.....	\$3,000.00
Philadelphia Settlement.....	1,000.00
Boston Settlement.....	1,000.00
	<hr/>
	\$5,000.00
Donation paid over to Boston Settlement...	50.00
Association expenses:	
Printing, 5500 annual reports.....	\$159.90
1800 lists of subscribers.....	77.10
6000 subscription blanks..	7.00
5000 reprints, Residents'	
Reports.....	63.00
Small Printing.....	9.38
	<hr/>
	316.38
Social Settlement pamphlets, 190 copies...	8.00
Subscription to settlement periodicals.....	1.99
Advanced on new bibliography for postage	5.00
Stamps and Stationery.....	96.18
Express.....	26.64
Telegrams.....	.90
Oath of office for Secretary.....	.25
Travelling expenses.....	12.00
	<hr/>
	467.34

Carried forward.....\$5,517.34

RECEIPTS AND EXPENDITURES.	
Brought forward.....	\$7,259.77
Brought forward.....	\$5,517.34
Balance on hand, October 1, 1897:	
Deposited with Bay State Trust Co. of Boston.....	1,716.43
Cash.....	26.00
	<u>1,742.43</u>
	<u>\$7,259.77</u>

NOTE. Of the balance on hand, Oct. 1, 1897, that is \$1,742.43, \$500 belongs to the permanent fund.

I have examined the foregoing account and find the same properly vouched and correctly cast, showing a balance of \$1,742.43 in the hands of the Treasurer.

BOSTON, October 20, 1897.

WILLIAM N. DUNBAR, Auditor.

Lists of donations are given in separate leaflet enclosed with this report.

**NOTES BY THE GENERAL TREASURER.**

During the year Mrs. Joshua Crane, Jr., has given the Association \$100, thus constituting herself a life-member. This was noted last year while she was still unmarried. Our permanent fund now amounts to \$500, and when a suitable investment is found will earn more than the two per cent. now allowed on our bank balance.

After Denison House makes its October payment on the principal of its mortgage, the Association's interest in the property, 91-93 Tyler St., Boston, will amount to \$680, being two years' payment.

During the year \$84 has been subscribed towards the new bibliography, which, with \$30 sent in since October 1, 1897, makes \$114.

Our president has sent since October 1, twenty-five dollars for each settlement as a nest-egg towards a \$300 scholarship.

**SUMMARY.**

Wellesley	College Subscription.....	\$315.00	
	Alumnæ " .....	873.25	
			\$1,188.25
	Sub-chapters.....		30.00
Smith	College Subscription.....	497.00	
	Alumnæ " .....	536.17	
			1,033.17
Vassar	College Subscription.....	200.50	
	Alumnæ " .....	532.50	
			733.00
Bryn Mawr	College Subscription.....	285.50	
	Alumnæ " .....	251.00	
			536.50
Radcliffe	College Subscription.....	36.25	
	Alumnæ " .....	103.00	
			139.25
Wells	College Subscription.....	126.50	
	Alumnæ " .....	86.00	
			212.50
Packer Collegiate Institute	College Subscription.....	20.00	
	Alumnæ " .....	117.00	
			137.00
Cornell University	College Subscription.....	57.75	
	Alumnæ " .....	71.00	
			128.75
Swarthmore	College Subscription.....	70.00	
	Alumnæ " .....	60.00	
			130.00
Elmira	College Subscription.....	50.00	
	Alumnæ " .....	79.50	
			129.50
Woman's College of Baltimore	College Subscription.....	100.00	
	Alumnæ " .....	13.00	
			113.00
Barnard	College Subscription.....	60.75	
	Alumnæ " .....	41.25	
			102.00
	Sub-chapters.....		71.00
Other Colleges.....			85.00
Non-Collegiate.....			856.00
Donations.....			36.00
Donations towards new Bibliography.....			84.00
Life Membership.....			100.00
			<u>\$5,844.92</u>

## NEW YORK SETTLEMENT.

*95 Rivington Street.*

### REPORT OF HEAD WORKER.

The kaleidoscopic character of our neighborhood is one of its most striking features. We watch the continual moving away of our friends with mixed feelings. We are sorry to see them go for the sake of the neighborhood, which needs all its good citizens, but for their sakes we are glad. Our young people when they marry go to Brooklyn or to Harlem. There are whole blocks above 125th Street given over to young married people, and we hope that their life will be happier under their new conditions. The tenement houses which are being built around us are very large, some of them containing as many as thirty-six families, so that for every family that moves out of our neighborhood there are several that come in, and we are continually making new friends especially among the children.

The warm personal friendships which come to us who are privileged to know so many people in such simple straightforward relations seem of more value every year. We are the friends whose sympathy is often sought in the family troubles that are so hard to bear. There is not much that we can do, but in several cases, by steadily remaining friends with the various groups in the same family, we have been of help in reuniting the home circle. Our social work and educational work still go hand in hand. The spirit of the kindergarten, which tries to meet the needs of the child's life at every point, we keep before our eyes as the ideal for both young and old. On Library Day we both talk about books, and play games, and in our clubs for girls and boys we have instruction first, but never omit music and dancing. The eagerness for everything that the house can give makes our task a light one. We are besieged by applications for membership in the Penny Provident Bank, in the Library and in the Kindergarten, and there seems to be an endless demand for every kind of social and educational opportunity.

We enjoy helping our neighbors to know more of the aesthetic side of life. The flowers which are sent to us from the country are a very great source of pleasure. One small girl announced that her family had moved back into our vicinity after having lived ten blocks from us, because the children missed the Settlement. "Smelling those flowers," she said, "helped to pass the time away." The flowers mean so much to the young children that

their outstretched hands are hard to control, and one small boy was moved to suggest the rule, "Them that grabs, don't git." The older girls act as flower distributors and take the flowers to many people who had not expected to have any before their funerals. We sometimes let the young children have two bunches, that they may enjoy the great pleasure of sharing. One boy said approvingly, "One for yourself, and one to give away, is a good motto for this house."

The piano and violin lessons go on with much enthusiasm, and in this neighborhood where children have no chance for wholesome recreation, but are reduced to wandering aimlessly up and down the streets or idling on the doorsteps, the value of music in expressing the joy of life can hardly be overestimated. In some families where there is not food enough, they still save the pennies for the music-lesson—so truly is it believed on the East Side that man does not live by bread alone. At first the great trouble was that the pupils expected to become musicians in a few weeks, and their highest ambition was to learn to play two or three pieces, but the whole tone of the music school has been raised, and there is now a steady determination to work perseveringly to attain a sound musical education. The older pupils have reached a point where they can superintend the practising of the younger ones. Occasional invitations to fine concerts have done much to stimulate to new enthusiasm. An orchestra organized by the young men and led by one of their number, and singing classes for the children are a part of our musical life. A music box which goes to the sick and the forlorn, and a lending picture gallery have been among our new treasures. The great difficulty with the pictures has been that they were so much liked that no one wanted to change. One grandfather in his last illness found much comfort in the beautiful Madonna that was hung opposite his bed.

The Kindergarten and the classes which have graduated from it during the past five years, and the mothers of the children, together form a strong body both intellectually and socially. The Kindergarten becomes every year a greater power in the neighborhood, as the little brothers and sisters are admitted to its gracious influences. The older children after they go to Public School come back to us for one afternoon every week, and the Women's Club is formed of the Kindergarten mothers. An evening reception given by them has the characteristic "New Yorker Deutsch" tone which we all enjoy, and from which we hope much for the aesthetic life of the working people.

Instruction in various subjects has been a part of our year's activity. In the evening classes, Arithmetic and English were in the greatest demand among the young men. The City His



Club had several classes here, and they proved very attractive. Some of the pleasantest excursions we had were made to points of historical interest. Cooking classes continued to be popular. A kitchen fitted up for the use of the school-girls in the afternoon, and of the working-girls at night would be of great value. We had cooking classes for a month at our country-house and the girls enjoyed their lessons out on the big piazza. Nature-work has proved very interesting, and if we had the teachers a great deal could be done in this field. To those of us who are country-bred it seems a pity that children should grow up without knowing a caterpillar from an ant.

Our attempts to bring bits of Nature to the neighbors go on winter and summer, and we help the Fresh Air work all we can. In spite of the magnitude of this work, there are hundreds of children whom we personally know, who do not get a week in the country. The Summer House fitted up for our use at Mt. Ivy near the Ramapo Mountains gives us great pleasure. We cannot tell whether we are most glad to have it for the tired working-girls, or for the boys who need a chance to play without watching for their enemy the policeman, or for the young children who rejoice in cow and pond and rock and every growing thing.

The boys' clubs are still more of a problem than the girls' clubs. Our nearest approach to the usual plan for a boys' club of throwing open pleasant rooms for games around the table, and for music and reading is on Wednesday night and here we have boys and girls together to the great advantage of both. We consider this one of our pleasantest evenings. The idea of manual training for small groups of boys we have never carried out to any extent because of the lack of volunteer teachers who have been thoroughly trained, but whenever we have tried it, it has been most successful. To the young people of our neighborhood the ideal club is one which has a good deal of business to transact, exciting elections and an occasional entertainment or outing. We have had a number of such clubs meeting one afternoon or one evening a week, and we have done our best to lessen the number of quarrels which seem to be the natural outcome of frequent business meetings, where there is very little business to transact. We have small literary societies which also suffer from the business meeting, but the boys with distinctly intellectual tendencies find more ways of interesting themselves than the others. In all the clubs music is our best ally. The girls' clubs have their class nights, and their evenings for social meetings. They give occasional receptions for their friends, and there is little friction and much pleasure for us all. It is encouraging to note that the general tone of the club of junior girls is higher than was the tone of the A. O. Vs. at their age. This may be partly because the ideals of

all the clubs are higher, and partly because many of these girls have been associated with the house since they were children. The evening clubs all contribute one dollar a month toward the expenses of the house, and one club of school boys who had only two dollars and a half in their treasury gave one dollar toward helping to buy some new wall paper. To learn to "pull together" we think will prove of great value. We believe that everyone should work, and since manual labor most clearly expresses this belief, we take pleasure in showing that we can sweep and sew and cook. We think that the concrete fact of "the teacher" broom in hand will in the course of years clearly express our belief. Our associate workers co-operate with us in putting in order the rooms which have been used by the clubs, and the philanthropist from uptown who can sweep meets with cordial approval. The boys show a good memory for the position of chairs and bric-a-brac, and after the rooms have been used as an impromptu gymnasium or dancing school they will put them in perfect order in a very few minutes. The difficulties of discipline decrease steadily from year to year as the children and young people come to understand more clearly the difference between a good time with quiet and comfort and a more exciting time with friction and trouble. The noisiest boy of last year is often our best ally this year. "They have got to learn about order" fiercely exclaimed one lively lad, and it was hard to realize that one year could so change his point of view. Though we have occasional lapses into trouble with the small boy at the door, the improvement in order at entertainments, in the library, and in clubs and classes is very marked to those who knew the trials of the early days.

The mothers' teas were given nearly every fortnight through the winter months. The directors of the clubs called at the houses, invited the mothers, and entertained them here. We are always particularly glad to know the mothers, for they often find life very difficult in this strange land where the children grow up with the American ideas so little understood by the parents. We hear the complaint from people of every nationality that the children do not obey, and that they are harder to manage here than they were in Europe, and we use all our influence with the children and young people to strengthen the position of the mothers.

In all our work we have tried to keep before our eyes our two aims to help the neighbors, and to know the neighborhood. The resident who comes with an earnest desire to be of help is usually the quickest to appreciate the simplicity and beauty in the lives of many of our neighbors, and to feel how much there is for us to learn. To want to be of help to someone is human nature, and tenement house people are quick to feel that such a wish on our part is a very natural one. It is only necessary to

eight years to realize that we have learned something about Rivington Street, and we have passed on our knowledge to a wide circle of friends. The newspaper accounts of the slums have carried the most exaggerated notions far and wide. If it were not for the questions sometimes asked by our visitors and for what we hear when we are away on our vacations, it would not seem possible that intelligent people could hold such absurd ideas about New York tenement house life. Even if we had done nothing more, it has been worth while leaving our comfortable homes, to prove that we can have a pleasant life and congenial friends on the East Side.

The American settlements have a point of vantage which the English settlements lack. In America, society is so mixed that many of us in the educated class count among our friends and blood-relations people of widely different fortunes, so that we are not shut off in a class by ourselves unable to comprehend the conditions under which others live. It has happened more than once at our Settlement that a most cultivated young woman was the daughter of a carpenter or had cousins working in the mills, and this fact is to us all a distinct advantage. We come to our work with democratic ideals, and without the inelasticity of the woman who has always known into which one of three or four classes she was born.

Many of us have received a part of our education in the Public Schools and we are naturally much interested in the schools of New York, since we believe them to be the greatest agents of social reform in our city. The Headworker has been one of the inspectors for the fifth district, and the delight the children have expressed in having someone they know come to visit their schools has been almost pathetic. It is our earnest wish that the Settlement may be able to help strengthen the schools, for we believe that with the cause of public education is bound up the future of society. So closely has our Settlement been identified with work for the coming generation that the parents are occasionally apologetic about intruding upon our attention other matters. One father said "I know it is the children you care about, but I want to tell you what is happening in our house, and perhaps you will be interested." It proved to be a matter of great importance in tenement-house hygiene, and the proper authorities took prompt measures for reforming the abuse complained of. The heads of the various departments of the City Government realize that through our many friends we are likely to know points of value, and they are quick to listen to our suggestions.

In the winter the Nurse's Settlement asked us to co-operate with them and with the University Settlement in looking up the circumstances of every family evicted by a neighbouring court for

non-payment of rent. We found this interesting work, and we were able to rescue a number of families who were on the point of being submerged.

The unusual distress of the winter forced us to realize anew that industrial questions are the great questions of the day. We have had a chance to urge this belief in public and private, in church and synagogue, in school and college. We find on all sides great ignorance of the facts which seem to us most important. The rich often show pity for the poor, but they seem far from having a real understanding of the industrial problems. As the Settlements grow older we shall probably see more clearly what can be done to right the present terrible wrongs, and to bring about those social changes for which so many are longing, and we shall be in a position to share whatever light we may receive with both rich and poor. Many of the workers stay in Rivington Street only a few months, but we let them go more contentedly because we believe that after all a settlement is not so much a place as it is a state of mind.

#### RESIDENTS.

Name.	College.	Date.
*Benton, Minnie L.....		October to July.
*Coughlin, Margaret F.....	Bryn Mawr.....	May to July.
Dreisbach, Matilda.....		April.
Elliot, Delia M.....		March.
Greene, Helen F.....	Smith.....	October to January.
Kingsbury, Mary M.....	Boston University.....	September.
*Hall, Amy P.....		October to January.
Hall, Mabel.....		September.
Hyde, Elizabeth M.....		October to April.
*Jones, Myrta L.....		March to May.
Montanye, Bertha L.....		March to September.
Reid, Ida C.....		November to January.
*Robbins, Elizabeth D.....		October to September.
*Robbins, Jane E.....	Smith.....	October to October.
Thompson, S. Emma.....		January to May.
*Trask, Mary G.....		October to October.
Vassar, Helen M.....		November to January.
Vredenburg, Agnes R.....		March.
*Wagner, Emilie A. Baltimore	Woman's College.....	October to October.
*Waterman, Margaret P.....	Wellesley.....	August.
White, Elizabeth G.....		November to March.
*Williams, Elizabeth S.....	Smith.....	October to July.
Woodford, Frances.....	Wellesley.....	March to May.

\* In residence in former years.

JANE ELIZABETH KENNEDY

**Carried forward . . .**

644, 645, 646

**SECRET**

Brought forward .....	\$8,311.99	Brought forward .....	\$4,264.93
<hr/>		<hr/>	
By House Expenses, 95 Livingston Street :		By House Expenses, 95 Livingston Street :	
Provisions.....	\$8,311.99	Provisions.....	\$1,600.52
Coal and Wood.....		Coal and Wood.....	114.50
Gas.....		Gas.....	232.82
Washing.....		Washing.....	112.58
Service.....		Service.....	505.20
			<hr/> 2,565.62
		By House Expenses, 96 Livingston Street :	
		Coal and Wood.....	\$51.25
		Gas.....	60.53
			<hr/> 111.78
		By Special Donations :	
		Ice Water Faucet.....	\$57.78
		Christmas.....	88.77
		Special Aids.....	355.00
		Excursions.....	21.00
		Flower Window.....	8.00
			<hr/> 530.55
		By Summer Home	
		Provisions.....	\$368.15
		Labor.....	97.00
		Furnishings.....	66.31
		Travelling.....	172.40
			<hr/> 703.86
		Deficit from last year	
			8,176.74
			135.25
			<hr/> \$8,311.99

October 28, 1897.

Examined and found correct. SAMUEL E. KILNER.

Lists of donations are given in separate leaflet enclosed in this report.





A Gymnasium Class taught by a most enthusiastic instructor, and by the best methods, has been one of the most enjoyable and profitable classes for the older girls. Basket ball was introduced, and played with enthusiasm, and the winter's work concluded with an exhibition drill to which friends were invited. The class have regulation gymnastic suits, cut and made by the girls themselves under the direction of a resident.

The English Classes continue to be a valuable feature of the organized work. They have been well attended, and the interest was so great that from fifteen to twenty pupils continued their work through the summer, teachers having been found, who were to remain in town. These classes range from a class for young men and women who are just beginning to read English, to a class in grammar most successfully taught by a teacher from the Girl's High School.

As was announced in our last report, a class for Practical Sociological study was formed in the autumn for the benefit of residents, non-resident helpers, and any others who might care to join. The class began its work November 2nd with forty-five members. At each meeting a class exercise conducted by Dr. F. W. Spiers preceded a more formal talk by some specialist on the subject of the day. Warner's American Charities was used as a basis for work, and was supplemented by special papers prepared by members of the class. In the case of various charitable institutions these papers were based on personal visits.

The subjects and speakers were as follows:

#### RELIEF-GIVING AGENCIES—THEIR PRINCIPLES AND METHODS.

Nov. 2—"History of Poor Relief." Dr. S. M. Lindsay, of the University of Pennsylvania.

Nov. 9—"State Aid to Dependent Classes." Mr. Cadwallader Biddle.

Nov. 16—"Outdoor vs. Indoor Relief." Dr. Wm. Nicols, Secretary of the Charity Organization Society in Brooklyn.

Nov. 23 and 30—"The Charity Organization Society." Dr. Robt. R. Thompson; Miss Mary Richmond, Secretary Charity Organization, Baltimore.

Dec. 7—"Medical Relief." Dr. Frances C. Van Gasken.

Dec. 14—"The Tramp Problem." Mr. John Lloyd Thomas.

Dec. 21—"Description of the Relief Agencies of Philadelphia." Mrs. W. C. Russell.

#### PREVENTIVE PHILANTHROPY.

Dec. 28—"Child-saving Agencies." Talcott Williams, I.L. D.

Jan. 4—"Thrift Promoting Societies." Miss Susan P. Wharton.

Jan. 11—"Co-operation." Miss Katharine B. Davis.

Jan. 18—"Labor Exchanges." Dr. F. W. Spiers, of the Drexel Institute.

Jan. 25—"The Housing of the Poor." Miss Hannah Fox.

Feb. 1—"The Food Question." Mrs. Mary Hinnman Abel.

Feb. 8—"Popular Recreation." Dr. Wm. I. Hull, of Swarthmore.

Feb. 15—"Public Baths." Dr. Wm. Howe Tolman.

Feb. 22—"The Settlement Movement." Miss Katharine B. Davis.

During the winter many of our Sunday Evening lectures have been of general interest.

In the autumn, while the excitement of the presidential campaign was at its height, a well-attended series of lectures on the issues of the campaign was given by well-known speakers and each lecture was followed by discussion. As a natural outcome, this course was followed by another on "Proposed Remedies for Existing Social Disorders."

In connection with this course we are especially glad to note an address from Mr. Graham Wallas who spoke on "What is Democracy."

Many of the other lectures were also of marked interest. The size of the audience varied with subject and speaker. Questions of the day and lectures on economic subjects attracted the older men, and scientific talks were popular with the young men and women, but literary subjects were less appreciated.

In reviewing our year's work we are struck with the fact that so much of it has been done with the co-operation of various prominent organizations of the city. These organizations have come to recognize the value of residence in a neighborhood if the needs are to be really known and they ask our help and co-operation in plans for social betterment. Thus we have worked during the winter with the University of Pennsylvania, the Board of Education, the Society for Organizing Charities, the Association of Collegiate Alumnae, the Civic Club and the Visiting Nurses' Society.

With the University of Pennsylvania, we co-operated in the investigation into the condition of the colored people of Philadelphia. Our fellowship was held by Miss Isabel Eaton and that of the University by Dr. W. E. D. DuBois, a graduate of Harvard. Both fellows worked under the supervision of a committee of the faculty of the University. Most of the work done was in the seventh ward, which contains about 10,000 negroes, nearly one-fourth of the entire number in the city. The filling out of carefully prepared schedules by means of a house to house canvass formed the basis for the reports, which are to be printed by the University. The report of the C. S. A. fellow is to be on the occupations of the negroes, treating more particularly of the colored people in Domestic Service. Both reports promise to be valuable contributions to the literature of the Negro Problem. A promising outgrowth of the acquaintances made by the fellows in the course of their investigation is a League for Colored Mechanics, formed in the spring to promote the interests of colored men employed in the various trades and excluded on account of race prejudices from the Trades Unions. The League meets weekly in the Settlement House.

A course of six lectures on the History and Development of Music was given in the hall by Dr. Thomas Whitney Surette, one of the lecturers of the Society for the Extension of University Teaching. The course was planned by the Association of Collegiate Alumnae who assumed the financial responsibility, while a committee of men and women assisted in working up the lectures and disposing of tickets. The lectures were most successful from the point of view of the interest shown and the profit and pleasure derived by those who attended. The audiences averaged one hundred. Dr. Surette testified that he had never had a more appreciative audience or one he enjoyed more. The pleasure was greatly increased by the fine vocal and instrumental selections rendered by various musicians of the city in illustration of the lectures. The Association could have given us no greater treat. We greatly hope that the success of this course will encourage its members to still greater interest in the Settlement.

In the autumn of '96, the resignation of Dr. F. C. Van Gasken as resident physician brought up the question of the advisability of continuing the medical department. After careful consideration, in view of the numerous free dispensaries in the neighborhood and the difficulty of working up a paying practice, no matter how small the fee, without the devotion of more time to local work than most experienced physicians could afford to give, it was decided to give up the medical department, and secure a trained nurse. Arrangements were accordingly made with the Visiting Nurse Society, by which one of their nurses came as a resident to the Settlement. A district was assigned her, and from Nov. 4 to May 28th Miss Jenkins made 1071 professional visits. In May, owing to lack of funds, Miss Jenkins was recalled by the Society. We hope, however, that a similar arrangement can be made for next winter.

The Board of Education besides again carrying on, at our request, the class in Sloyd for colored boys three evenings in the week at the James Fortin School, allowed us through the months in which the night schools were in session, the use of the beautifully equipped cooking room in the same building, for a cooking class taught by a settlement resident.

In the autumn the Philadelphia Society for Organizing Charities determined to hold a series of conferences of the Charitable and Relief Agencies of Philadelphia with a view to increasing the knowledge of each other's methods and the effectiveness of their work. Although not coming under the head of a Charitable or Relief Agency, except in the widest sense, the College Settlement was asked to participate in the conferences, and to take charge of the last one held April 1st, the general subject assigned being "The Larger Charity—Preventive Work." The Settlement in-

vited Mr. Robert A. Woods of South End House to deliver the principal address. He chose for his subject "The Point and Drift of Settlement Work."

On February 22nd, Dr. Wm. Howe Tolman came over from New York to speak before the class for Sociological Study. Various members of the Settlement Committee had become much interested in the Potato Patch, so successfully carried on in other cities, and were anxious that it should be tried during the present summer. Under the auspices of the Settlement, a meeting of prominent charitable workers was called for the same evening at the home of Mrs. Thos. Kirkbride. Dr. Tolman gave a graphic account of the good accomplished by this means in New York and succeeded in arousing so much enthusiasm that a committee was formed then and there to take the matter in charge. Dr. Thos. S. K. Morton, its energetic chairman, ably assisted by the other members of the Committee went to work at once, with the result that a considerable tract of land was secured and plots assigned. At this writing the results cannot be given but they promise to more than repay time, money, and energy expended.

The Civic Club has continued its co-operation with us, by maintaining the Circulating Picture Library, which has been added to and recatalogued. Its Art Section has beautified our lower Kindergarten room by some fine pictures and casts. A new work was also undertaken by its newly appointed sub-committee on window gardening. The co-operation of city-forester Lewis was secured and 150 plants, and the same number of bulbs were given to the children of the neighborhood. Mr. Lewis in a series of bi-weekly talks in the Hall spoke on the care of plants and on Elementary Botany. On May 22nd a Flower Show was held, on which occasion such plants as survived were returned, and prizes awarded for the most thrifty. The work will be continued next winter with such modifications as experience has shown to be desirable.

The most important work done by the Settlement in co-operation with the Civic Club was that of the 5th Ward Campaign to elect women to the Local School Board. Miss Cushing of St. Peter's House and Miss Davis of the Settlement were recommended by the Civic Club to the various political parties with the result that they were nominated by the Municipal League. The Settlement then became the headquarters for the Committees of the Civic Club and of the League. Recognizing the gain in the knowledge of the neighborhood acquired by the two previous years of campaigning in the 7th Ward, the Settlement decided to throw its residents so far as practicable into the canvass. For the three weeks preceding election, eight residents took active part in the house to house canvass; several of them taking

charge of the work in two divisions each. The eighteen divisions of the Ward were canvassed by the Committees of the three co-operating bodies. Many hundreds of calls were made, division books prepared, literature distributed, two public meetings held, and all done that could be done to impress upon the Ward the educational ends of the Campaign—the vital necessity of taking our public schools out of politics—and the election of women as a step in that direction. The educational value of such a campaign to the people of the ward, it is difficult to measure. It is more easy to estimate the gain to those participating as workers in the accurate knowledge of the people among whom the settlement is placed. As a practical outcome of the work, Miss Davis received 464 votes—the largest independent vote ever cast in this ward which for twelve years has been absolutely under the control of the Republican machine. The minority candidate who was elected received only 750 votes.

The social life of the settlement has been as delightful as usual. Some of the pleasantest occasions have been the ghost party on Hallowe'en; the Progressive Tea given to Dr. Surette, the Executive Committee of the A. C. A., and the Local Lecture Committee; the ten Christmas parties; the New Year's Ball; the series of afternoon teas to settlement friends; the German given by the Gymnastic class; the Annual Subscribers' Tea, and the farewell party to Miss Davis, given by the Arena Club and the Daisy Chain.

As spring advanced, the funds in the settlement treasury were so low that a special appeal became necessary in order to meet the current expenses of the summer. It was decided much to the regret of all that under the circumstances it would be unwise to maintain a summer home. A very quiet summer, but we trust not altogether an unprofitable one, followed. With the help of non-resident workers several of the clubs were continued, the meetings being less formal than through the winter. The English class met twice a week. The large summer Kindergarten was held as usual. Frequent picnics and excursions enabled us to take our young friends for at least a day's outing, one of the most delightful being to the home of Mrs. Ed. Walter Clarke at Wissahickon Heights. The weekly concerts in the Starr Garden were again given. The young people danced in the Hall each Monday night, no matter how warm the weather. The Davis Cadets had a week's camp at Croyden, marred, indeed, by the almost continuous rain. Flowers received from the Holmesburg Branch of the National Fruit, Flower and Plant Guild formed a charming occasion each week for many a neighborly call. But perhaps the thing that we most appreciated was a special appropriation made to us in July, of money to be used at the discretion of the head wor



to the people in need of help. The neighboring College Settlements were very good to us through the year. The Haverford people gave us a musical entertainment which afforded much pleasure to a large audience, and Bryn Mawr and Swarthmore gave their usual generous help in the customary manner.

The past winter has been fortunate this year in having residents who are willing to help with the public speaking which she has often called upon to do.

The growing sense of responsibility necessitated by the development of the Kitchen and Coffee House, brought the Executive Committee in the spring to consider the advisability of putting it under separate management. It had been in the thought of all that as soon as the kitchen became financially independent it should be set upon its feet, and required to walk alone. That time has not yet come, but after a long and careful deliberation extending over weeks, it was decided that in view of all the existing circumstances, it would be wise for both to have Settlement and Coffee House under the direction of two independent committees. A separation has accordingly taken place. A committee with Miss S. P. Wharton as chairman, is to be formed, that can devote all its energies to the Kitchen and its interests. The name "College Settlement Kitchen and Coffee House," will be retained, as in the case of the Library, to show its origin, and the most cordial co-operation will exist between the two. The Co-operative Coal Club, which has succeeded beyond the expectation of its founders, will also be under the management of the Kitchen Committee.

Another change which the year brings to the Settlement is the change of its head worker. In concluding her last report in that capacity, the retiring head worker feels that she must express her increasing belief in the usefulness of the Settlement, under existing social conditions, and its possibilities for helpfulness at a time when it seems likely that our American civilization is approaching a crisis.

Under its new head the work will go on, probably not quite along the same lines, for one of the beauties of Settlement life is that the individuality—the personal equation—counts for so much, and that good work—effective work—may be done in such various ways.

The problems that surround the Philadelphia Settlement, situated as it is among a foreign population, are important. If it can contribute ever so little toward the solution of any one of them, it will have justified its existence.

**RESIDENTS.**

NAME.	COLLEGE.	DATE OF ENTRANCE.	DATE OF LEAVING.
Katharine B. Davis..... (Head Worker)	Vassar.....	Sept. 26, 1893	July 31, 1897.
Julia B. Farrington..... (Asst. Head Worker)	Non-Coll.....	Sept. 1, 1896	To present time.
Frances C. Van Gasken..... (Resident Physician)	Women's Med. College, Phila.	March 1, 1894	Oct. 6, 1896.
Margaret Hulett..... (Kindergartner)	Non-Coll.....	Jan. 1, 1895	To present time.
Isabel Eaton..... (C. S. A. fellow)	Smith.....	Sept. 30, 1896	June 28, 1897.
Bertha Hill.....	Boston Univ....	Oct. 5, 1896	May 18, 1897.
Emily L. Bull.....	Bryn Mawr.....	Sept. 28, 1896	May 24, 1897.
Mabel W. Williams.....	Vassar Sp. Stu.	Oct. 22, 1896	May 17, 1897.
Mabel M. Ballou.....	Wellesley "	Oct. 21, 1896	May 18, 1897.
Elizabeth Barber..... (Asst. at Coffee House)	Non-Coll. ....	Oct. 10, 1896	Jan. 17, 1897.
Aretta Jenkins..... (Visiting Nurse)	Non-Coll.....	Nov. 3, 1896	June 1, 1897.
Mary A. Farley..... (Asst. at Coffee House)	Non-Coll.....	Jan. 14, 1897	May 1, 1897.
Grace Mallory..... (Asst. at Coffee House)	Non-Coll.....	Jan. 27, 1897	Apr. 17, 1897.
Ethel Grigg..... (Asst. at Coffee House)	Non-Coll.....	Nov. 23, 1896	Jan. 10, 1897.
Mabel L. Bookstaver.....	Vassar Sp. Stu.	June 12, 1897	Sept. 4, 1897.

KATHARINE BEMENT DAVIS.

# REPORT OF TREASURER OF PHILADELPHIA SETTLEMENT.

COMBINED ACCOUNTS OF TREASURER AND HEAD WORKER, OCTOBER 1, 1896, TO OCTOBER 1, 1897.

## RECEIPTS.

To Balance on hand, October 1, 1896.....	\$104.88
Grant College Settlements Association.....	1,000.00
Board of Residents.....	1,144.80
General Donations.....	3,669.58
Donation for Coal Club.....	5.00
Donations for Colored Investigation.....	27.00
Special from Conference Committee.....	16.43
Petty sales at house.....	7.25
Fees from Medical dep't 1896.....	86.62
From St. Mary St. Library Committee, being interest on legacy.....	12.75
Interest on deposits.....	1.65
Loan.....	150.00
	<hr/>
	6,225.96

Carried forward..... \$6,225.96

## EXPENDITURES.

By General Expenses:	
Salaries of Head Worker and Assistant.....	\$1,300.00
Salary Follow for Colored Investigation.....	300.00
Rent of 617 Carver St.....	300.00
Rent of Rooms in Coffee House.....	146.30
Taxes, 617 Carver Street.....	55.00
Water Rent.....	16.00
Printing Annual Reports.....	85.00
Treasurer's Supplies.....	329.53
District call for 3 months.....	4.50
Rent of Piano.....	60.00
Public Meetings.....	52.75
Delegates to Annual Meeting in N. Y.....	9.60
Auditing Accounts, 1896.....	5.00
Special donation.....	50.00
Publishing College Settlement News.....	113.95
Stationary Use of Settlement.....	74.97
Repairs.....	37.53
Incidentals.....	137.65
	<hr/>
	\$3,077.98

## By House Expenses:

Table.....	1,250.25
Service.....	372.35
Wood \$57.00, oil \$25.44.....	82.44
Coal for House and Hall.....	95.35
	<hr/>
	1,800.39

Carried forward.....

~~\$4,878.37~~

# RECEIPTS AND EXPENDITURES.

Brought forward .....	\$6,225.96	Brought forward .....	\$4,878.37
<hr/>		<hr/>	
By Hall Expenses:			
Janitor.....	240.00		
Cleaning.....	160.63		
Gas.....	37.20		
Repairs on burners.....	14.28		
Water rent.....	8.00		
Etc.....	31.77		
	<hr/>		491.88
By Clubs and Classes:			
Help in Kindergarten.....	60.00		
Lectures.....	18.50		
Public Conferences.....	37.78		
Mother's Meetings.....	5.76		
Drugs and Supplies for Visiting Nurses..	21.35		
Books for Classes.....	4.05		
Coal Club, Summer Visitor 1896.....	20.86		
Music in Garden.....	15.00		
	<hr/>		
Loans Paid off.....			183.30
Oct. 1st., 1897. Balance on hand.....			620.00
			52.41
	<hr/>		<hr/>
	\$6,225.96		\$6,225.96

33

Examined and found correct. For the Treasurer, Wm. A. MARSH and H. R. HARVEY. For the Head Worker, HANNAH FOX.

Lists of donations are given in separate leaflet enclosed with this report.

## **BOSTON SETTLEMENT.**

*Denison House, 91 and 93 Tyler Street.*

### **REPORT OF HEADWORKER.**

With our enlarged quarters we have had a year of much greater comfort than in the past in our clubs, classes and social meetings. The need of a gymnasium and reading-room is not met, but in other respects the two connecting houses prove suitable to our needs. We have now rooms for thirteen residents. The problem of filling them with permanent workers is presented to us as it is to other Settlements. There is often a young woman who can come for a few months, with the idea of returning to her home and using her Settlement experience in club and social work, but for a permanent force we can not depend on such transients. The majority of men and women attracted to Settlement life come from the professional class, and as a rule, have not the independent income which makes it possible to live permanently at a Settlement, and to give full time to the work. It is however valuable to bring into a working class district, a body of earnest men and women engaged in earning their living elsewhere, who choose to give some part of their leisure to neighborhood interests. Such residents, after all, are quite in the Settlement tradition since the original idea of English Settlements was to draw into residence in the East London district, a body of college men carrying on elsewhere their own professional life, rather than to establish houses where men and women should make a profession of philanthropy. As Settlements have developed however, it has been recognized that to run the machinery of such a house, certain people are necessary who are free to respond to neighborhood emergencies, and that the social and educational activities need direction by those who can give continuous service. During the last year we have combined these two types of residents, and have received at the house several people who could only take one or two regular engagements, and who have paid slightly higher board than those giving full time. As we have many applications from people giving only a portion of their time we shall doubtless be able gradually to increase the requirements of service, and we hope to have in this way a household of more and more permanent value in the neighborhood. To make it possible for more workers giving their full time to devote themselves to Settlement life, there should be a number of scholarships given by those who have the means but are withheld

from giving their services: the opportunities of the life would thus in a sense be shared. Beside those two more permanent sets of workers, including those who can pay board and give full time, we are glad when there is room, to make visitors welcome for a few weeks or months. Experience in living among the working people, learning their needs, their aims, their faults and virtues, must gradually do away with many false ideas now current in society, and must encourage better provision for the working classes in education, in houses, in opportunities of all kinds. We cannot too often reiterate that ignorance begets prejudice, and that we need knowledge, even more—knowledge with understanding and love added thereto. Again and again we have proof of a readjustment of ideas concerning poverty, its causes and its possible cure, brought about by even a few weeks residence in direct contact with working people.

The year's work has been somewhat limited by our late opening in the autumn and by the attention given to the details of furnishings and repairs. Several new clubs and classes have been organized as can be seen by the following :

#### PROGRAM OF REGULAR ENGAGEMENTS.

DAILY. Kindergarten, 9-12 A.M.

##### MONDAY.

Home savings, 9-12 A.M.  
Club of boys (Jewish), 4 P.M.  
Sewing Club, 4 P.M.  
Residents at home, 2-6 P.M.  
Franklin Club, 7.30 P.M.  
Travel class (women), 7.30 P.M.  
Grammar and English class (women), 7.30 P.M.

##### TUESDAY.

Home savings, 9-12 A.M.  
Busy Bees (two clubs), 4 P.M.  
French class, 4 P.M.  
Hero Club, 7.30 P.M.  
English class (women), 7 P.M.  
Shakespeare class (women), 8 P.M.  
English class (foreigners), 7.30 P.M.  
Federal Labor Union, 5915, monthly.  
Social Science class (twice a month), 2.15 P.M.

##### WEDNESDAY.

Women's Club, 3 P.M.  
Massachusetts Club, 4 P.M.  
Girls' Club (age 14-16), 7.30 P.M.  
Denison Debating Club, 7.30 P.M.

##### THURSDAY.

Little housekeepers, 4 P.M.  
Sloyd Club, 4 P.M.  
Drawing class, 7.30 P.M.

**THURSDAY, continued.**

Cooking class, 7 P.M.  
 Hero Club, 7.30 P.M.  
 Residents at home, 7.30-10 P.M.

**FRIDAY.**

Boys' Club, 4 P.M.  
 Stamp savings, 4 P.M.  
 Trojan Club, 7.30 P.M.  
 Fortnightly Club, 7.30 P.M.  
 Cooking class, 7.30 P.M.  
 Current Events class (women), 7.30 P.M.

**SATURDAY.**

Cooking Club, 10 A.M.  
 Kitchen-garden, 10 A.M.  
 Kindergarten Club, 2.30 P.M.  
 Literature class (men), 7.30 P.M.  
 Union meetings of clubs, 7.30 P.M.  
 Union meetings of classes, (monthly), 7.30 P.M.

From November to July a public KINDERGARTEN has been held in our reception room. All expenses, except rent, are met by the city. After consultations with the Superintendent of Kindergartens and a canvass of the neighborhood, it was decided that the needs were greater than the accommodations offered by the kindergartens of the district and there seemed little hope of money being expended in this direction for the present. We wished to assume no part of the city's responsibility, but felt that an artistic kindergarten in a district where the school rooms, in buildings used for many years, are entirely lacking in beauty, must produce some good impressions direct or indirect. A mother's meeting has met twice a month in connection with the school.

Mrs. Putnam writes of the WOMEN'S CLUB that "it has met each week during the past year; the attendance has been excellent and unabated interest has been manifested by each member. One mother who, for health's sake, was obliged to take her little family to a suburb, writes as follows: 'I do not think our meetings can be a tax upon the mothers. For my part, I think the rest and change does them good. Why, often on Wednesday I have a big washing, but I get up early and have my washing and starching done and the clothes on the line before eleven o'clock,—after which, it takes the rest of the morning to tidy up and get dinner. Sometimes, I do not get a chance to rest before I sit down in the car, but I wouldn't miss coming for anything else but sickness.' This year we have considered 'Some suggestions regarding the health of our children in school and at home'; 'Housekeeping in its highest sense'; 'Personal Cleanliness'; 'Foods' with demonstrations in cooking; 'Organizations and Unions'; 'Contagions' and 'Physic ment.' These



talks have been conducted by well known citizens of our city. Dr. Crandell of the Children's Hospital, Mrs. Ellen Richards and Miss Elliot of the School of Technology, Miss Anna Barrows and Miss Howell have met with us. Also Mrs. O'Sullivan, Mrs. A. Heyward and Miss Anna P. Call have given us helpful talks. Several meetings have been conducted by the club members themselves, and the discussions have been actively carried on. Two delightful parties were attended by the members and their husbands and friends. A successful sale in April provided funds for summer outings.

Since January the plan of savings by the SYSTEM OF STAMPS has been extended widely by house to house calls. Over three hundred new depositors, most of them adults, have taken stamp books, and six hundred dollars has been deposited through the year. Of this about four hundred dollars has been again withdrawn since the object of the deposit is usually to meet some ordinary expense, such as a new suit or a ton of coal or it may be used for a much needed vacation — and often for sickness. At any rate it seldom reaches the savings bank where sums over five dollars are placed for more permanent deposit. In spite of many affirmations to the contrary I doubt if our savings banks are used largely by the wage workers except the servant class — but rather by the people working on salaries, by clerks and small dealers. The large number of adults that find the stamp system a help should present a further argument for postal savings carried on by the government as in England. This system is being actively advocated by the labor unions and by many other citizens and a bill to this end has been presented to Congress. A station for stamp savings has been established at one large department store and there is a demand for stations at two other stores.

The children's clubs, sixteen in number, have been developed somewhat along industrial lines. Three boys' clubs have enjoyed elementary Sloyd; mat making, gymnastics, drawing and debating have occupied other clubs. Of the kitchen garden department Miss Wall writes:

"The KITCHEN-GARDEN department has made undeniable progress this year. It embraces three clubs of girls: the Saturday Morning Cooking Class, composed of girls about fifteen years old; and two Kitchen-Garden divisions of younger girls on Saturday morning and Thursday afternoon. The Saturday class has grown from the original ten or twelve to twenty-four children: this is the pioneer class formed in 1894 and its members are now entering upon their fourth year of training. The Cooking Class, meeting on Saturday morning, is composed of girls who had one year of the Kitchen-Gardening, 1895-1896, and were provided this year with a short course in coo...

The girls are classified in groups of four, a teacher being provided for each group; the younger girls are given lessons at the Kindergarten tables with toy materials, then as they advance in training, are sent with teachers, to the various rooms of the house, — to the laundry, pantry, dining-room and bed-rooms, in order to demonstrate with the actual materials, the lessons learned with the toys. Music, songs, games and stories detract from the possible drudgery of the lesson-hour. The younger children are fascinated with the toys and the older girls are equally well delighted at being allowed to enter the various rooms of our house where they may use our materials and furnishings with some sense, at least, of freedom and ownership. This privilege seems to cast a halo about the work and dignifies the labor which, heretofore, was distasteful. The girls, twelve years old, really understand the important details of housework, and we know through their mothers that the knowledge is put into practice at home. For the coming year a doll house — the recent gift of a friend — will make possible a course covering the choice of the location of a house, the sanitary conditions, the arrangement, furnishing and decoration of rooms.

The Kitchen-Garden teachers are convinced that every effort to hold the children's interest in their department of club work is well worth while, because of the good results which follow this system of teaching girls the rudiments of housework in an attractive, cheerful way."

The house has had rather more than its usual share of social "occasions." At our house-warming in October for our neighbors, a pretty pageant of the blessing of the house and the lighting of the health fire, adapted from "Midsummer Night's Dream," was acted, and the following song, which now is illuminated and hanging over the hearth, was recited.

Burn, fire, burn!  
 Flicker, flicker, flame!  
 Whose hand above this blaze is lifted  
 Shall be with magic touch engifted  
 To warm the hearts of chilly mortals  
 Who stand without these open portals.  
 The touch shall draw them to this fire,  
     Nigher, nigher!  
     By desire!  
 Who so shall stand  
 On this hearth stone  
     Flame-fanned,  
 Shall never, never, never stand alone.  
 Whose house is dark and bare and old,  
     Whose hearth is cold,  
     This is his own.  
 Flicker, flicker, flicker flame!  
 Burn fire, burn!

At the Christmas season we entertained some seven hundred people in our twelve parties. A special "at home" brought together many of the teachers of our district and a social meeting of the Women Clerks' Benefit Association served to keep us in touch with that excellent organization. This association held its preliminary meetings at Denison House in 1896. It now numbers some three hundred members and has over \$1000 in the treasury, although a number of the members have received the sick benefit. Once a month the boys' clubs have held a union meeting and have had some excellent talks. The classes, also, have had a social gathering once a month, with a musical and literary program. Of the work of the classes Miss Scudder gives the following report:

"The COLLEGE EXTENSION work at Denison House, though small in scope, develops every year in significance and interest. Perhaps at first those initiating the work thought of it chiefly as a means of offering a pleasant evening to women of few social resources, and were satisfied if a class seemed agreeably entertained by amateur exercises in art, literature or spelling. If this low ideal ever prevailed, our students have shamed us out of it. Their intent desire for improvement, their occasional capacity for good work, and the serious construction they place on the opportunity offered, force us to give our best thought to the wise planning of our program. At our closing exercises, the students themselves made the reports, and the freedom in speech, the command of their subject, as well as the account of study achieved, showed a surprising gain. We gave out about forty diplomas for faithful attendance in English, Shakespeare and Travel classes. This season, we expect to certify not only to attendance but to the quantity of work accomplished, hoping that in some yet more distant future a standard of quality as well as of quantity may be possible.

Few more serious questions confront a College Settlement than that of the wisdom and propriety of seeking to share with our friends the intellectual privileges which make so large a part of our own lives. Aware of the strenuous claims of real learning, and the cheapness of much popular educational work, it seems at times futile and shallow to quicken a desire for advanced study among wage-earners illiterate to begin with, busy all day, and able to bring only fag-ends of weary evening-time to their class work. Yet there is another side. It is impossible to see the glow and gleam that enters monotonous lives when the imagination is really quickened to receive a play of Shakespeare or a piece of noble art, without longing to throw wide open all available doors to those who have never entered the world heritage of thought and beauty. To know how this can be done without violating the respect due to sincere learning, needs patience and close watchfulness. Our modest experiment has brought home to us certain suggesti-

1. The working people want what we can give. Not of course = all of them. A small proportion in any class care for the intellectual life; naturally a less portion of those absorbed in toil. But many are ready and eager to advance beyond the subjects covered by a common-school education, and will show sacrifice and patience to do so.

2. You can not make scholars out of people whose chief nerve force is given to manual work all day long. You must take them as they are, ignorant and immature.

3. The lack of training is compensated for to a certain degree by unspoiled intuitions, and a poetic sensitiveness in artistic and literary lines rare in more highly trained students. If you can not turn out scholars, you can make happier women.

4. A little culture, with all the joy and enlargement it brings, can be gained — let us boldly say, it is worth gaining — without any basis of education.

5. The subjects most profitable for working-women to study are not as a rule utilitarian subjects, but those which enrich the imagination."

The SOCIAL SCIENCE class attended by residents and other social workers studied with Miss Scudder the development of the social feeling in modern English literature. Discussion of Carlyle, Ruskin, Matthew Arnold and William Morris, alternated with the study of the Victorian novel in its social aspect from Dickens to Mrs. Humphrey Ward. It seemed wiser for certain reasons connected with political and industrial disturbances, not to attempt so much in public lectures and the Social Science Conferences met only twice, once when Miss Jane Addams spoke on Tolstoi, and again when Dr. Stückenberg spoke on the Social Problem.

The FEDERAL LABOR UNION, 5915, continues to meet at the house. During the year the speakers and subjects were as follows :

Miss Emily G. Balch. The Socialist Congress, London, 1896.

Mr. Geo. E. McNeill. The A. F. of L. Convention in Cincinnati.

Mr. T. Tracy, Vice-President of the Cigar Makers' Union. The history of his organization.

Mr. Bernard Supple. The Mass. Board of Arbitration.

Mr. Alfred Hicks. English Socialism.

A conference on the unemployed in the spring, brought together political economists, professional and labor men.

The head of the house has taken an active interest in the formation of a Consumers' League. The plan for such a League has as yet not advanced beyond the enunciation of a principle: *the responsibility of the consumer toward unrighteous conditions in shop and factory.* It is hoped that an association for the *practical application of this principle* may be formed this year. An

excellent pamphlet explaining the aim of the League by Mr. J. G. Brooks may be obtained for twenty cents by applying to the chairman, Miss E. M. Howes, 264 Boylston St., Boston.

The usual summer work was carried on; flowers were received and distributed and our neighbors were helped through various agencies to fresh air and country vacations. The West End R. R. gave us a generous package of tickets. But our main resource was the Country Week Association which by its admirable system places hundreds of children in country homes every summer.

The VACATION SCHOOL was carried on for the third year in co-operation with the visitors of the 10th District Associated Charities. A special report has been written by Miss Cheever and can be had on application to Denison House. I make the following extracts from it. The school, opened July 6th for a six weeks' session, was held in the Tyler St. Primary School and in the room fitted for carpentering in the Pierpont School. The use of these buildings was given by the city. 222 pupils registered on the opening day with several nationalities represented though the majority were Irish-American. The daily attendance was about two-thirds of the number registered. The children were graded in three departments, the kindergarten, the primary and the advanced class. The work of the primary class, largely manual, was grouped about one strong central idea. Our Country was the principle chosen, and the children expressed their own ideas in painting, wood-work, sewing and singing. The result was shown on closing day in the painted flags and ships, the pictured stories of Columbus, Miles Standish and Hiawatha, adorning the walls. The industrial work of the advanced class, consisted of sewing and carpentry for the girls and boys respectively. A new feature of the sewing-room was mending-day. Garments and sewing-bags were completed while the more advanced pupils learned something of cutting, fitting and embroidery. The course in wood work was not strictly Sloyd, and it was arranged not to interfere with the Public School course. The interest in it was unabated to the end. The program of the advanced class summarized, includes an hour and a half daily of industrial work, a forty-five minute period devoted to science, language and story-telling, a similar period, alternating daily between color-work and singing. The social features of the School were afternoon outings and Mothers' Teas. The advanced class visited Museums and the Library in divisions, each having besides, two or three afternoons in the suburbs, in the parks or at the sea-shore. These excursions gave opportunity for nature lessons and collecting of specimens which were of use in the class room. The Mothers' Teas, three in number, were informal afternoon meetings at the school, and at the close of the term, all the parents were invited and typical work of all

departments was on exhibition. The superintendent, Miss Antoinette Bigelow, was assisted by ten paid teachers and several volunteers. The total cost of the School was about \$600.00; \$490.00 of this was paid in salaries, the rest in supplies, cleaning and sundries. The schoolrooms, as in the past, were made attractive by pictures and casts, lent or given by friends.

The report on residents shows a larger and more permanent household than heretofore. The Treasurer's statement also is satisfactory, as the board of the residents has defrayed the household expenses for the year.

#### RESIDENTS (three months and over.)

	COLLEGE.	DATE ENTERED.	DATE LEAVING.
Miss H. S. Dudley..... (Head Worker)	Bryn Mawr.....	Sept., 1893.....	To present time.
Miss E. J. Wall..... (Asst. Head Worker)	Wellesley.....	Aug., 1895.....	To present time.
Mrs. L. H. Putman.....		Jan., 1895.....	To present time.
Miss Anne Withington.....		Jan., 1896.....	To present time.
Miss Grace Putnam.....	Radcliffe.....	Nov., 1896.....	To present time.
Miss Dora Williams.....		Nov., 1896.....	To present time.
Miss Grace Hoogs.....		May, 1897.....	To present time.
Miss Nina E. Browne.....	Smith.....	Aug., 1895.....	June 12, 1897.
*Miss Martha Lathe.....	Smith.....	Oct., 1896.....	July 20, 1897.
Miss Frances Goodwin.....		Oct., 1896.....	March 10, 1897.
Miss Margaret Dodge.....	Boston Univ.....	Oct., 1896.....	Oct., 1897.
*Miss Alice J. Collins.....		Oct., 1896.....	June, 1897.
Miss Harriet A. Leavitt.....		Nov., 1896.....	March, 1897.
Miss Constance Iles.....	Smith.....	Jan., 1897.....	May, 1897.
Miss Edith C. Pelton.....		June, 1897.....	Oct., 1897.

#### RESIDENTS (one to three months.)

Miss Margaret Shearman, Bryn Mawr.	Miss A. Bigelow, Wellesley,
*Miss Elizabeth W. Gardner	Supt. of Vacation School.
Miss Roberta Reynolds	Mr. Pinckney Holbrook.
(Teacher in Vacation School.)	Mrs. Pinckney Holbrook, Smith.

\*In residence in former years.

HELENA S. DUDLEY.

# **REPORT OF TREASURER OF BOSTON COLLEGE SETTLEMENT.**

MARY MORTON KEHEW IN ACCOUNT WITH THE BOSTON COLLEGE SETTLEMENT, OCTOBER 1, 1896, TO OCTOBER 1, 1897.

## **RECEIPTS.**

To Balance on hand October, 1st., 1896.....	\$4,386.21
Donations to General Fund.....	1,048.47
Donations to Holiday Expenses.....	42.51
Donations to Repair Fund (91 Tyler St.)	515.00
Annual Subscriptions.....	422.00
Cornelia Warren, Treas.(Appropriation)	1,000.00
Interest Bank Account.....	34.95
	<hr/>
	\$7,449.14

## **EXPENSES**

By Salaries (head-worker and assistant).....	\$926.25
Interest on mortgages, Oct. 24, 1896 to July 24, 1897.....	1,004.70
Taxes, Insurance, etc.....	91.80
Repairs to 91 Tyler Street.....	4,634.94
Appropriation Denison House (house furnishings).....	85.32
General Repairs and Furnishings.....	153.24
Holiday Expenses.....	48.51
Water Rates.....	15.00
Printing and Stamps.....	48.77
Sundries.....	11.75
Balance on hand October 1st., 1897.....	428.86
	<hr/>
	\$7,449.14

I have examined the accounts of the Boston College Settlement for the year ending October 1, 1897, and find them correct, with vouchers for payments made. The bank balance agrees with the cash account.

HENRY W. BLISS.

Lists of donations are given in separate leaflet enclosed with this report.



# **DENISON HOUSE IN ACCOUNT WITH THE BOSTON COLLEGE SETTLEMENT COMMITTEE.**

HOUSEHOLD ACCOUNTS FROM OCTOBER 1, 1896, TO OCTOBER 1, 1897.

## RECEIPTS.

To Balance on hand October 1st., 1896.....	\$3.69
Board Account.....	2,985.15
Sundry.....	112.74
Mary Morton Kehew, Treas. (appropria- tion house-furnishings.).....	85.32
	<hr/>
	\$3,186.90

## EXPENSES.

By Provisions etc.....	\$1,826.27
Wages.....	790.59
Fuel and Lights.....	302.28
House-furnishings.....	85.32
Sundry.....	161.85
Balance on hand October 1st., 1897.....	20.59
	<hr/>
	\$3,186.90

Approved: MARY MORTON KEHEW, Treasurer.





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